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U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF GA  
GAINESVILLE DIVISION

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IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
GAINESVILLE DIVISION

IN RE: )  
 )  
Claude Franklin Garner, Jr. ) Bankruptcy Case No. 05-30449  
 ) Chapter 13  
Debtor ) Judge Brizendine

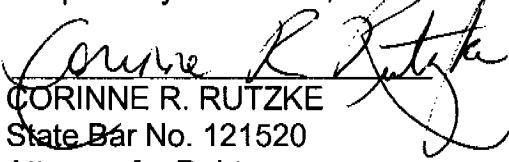
AMENDMENT

COMES NOW the Debtor, Claude Franklin Garner, Jr., by and through his attorney, Corinne R. Rutzke and amends Schedule I as follows:

Wife's gross income should be \$2,235.00 not \$2,220.00 and Wife's payroll taxes and social security deductions should be \$460.96 not \$400.00. A revised Schedule I is attached.

Schedule J is amended to show that Debtor's food expense should be \$354.04 not \$400.00. A revised Schedule J is attached. A new Summary of Schedules is attached.

Respectfully Submitted,

  
CORINNE R. RUTZKE  
State Bar No. 121520  
Attorney for Debtor

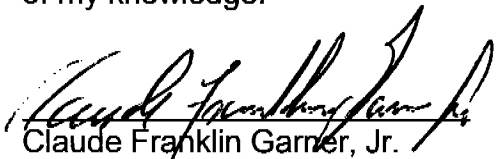
6445 Powers Ferry Road  
Ste. 265  
Atlanta, GA 30339  
(770) 952-0400


IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
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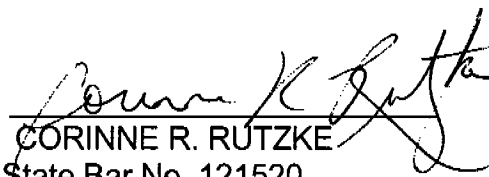
IN RE: )  
 )  
Claude Franklin Garner, Jr. ) Bankruptcy Case No. 05-30449  
 ) Chapter 13  
Debtor ) Judge Brizendine

VERIFICATION

I hereby certify under penalty of perjury that the attached Amendment which consists of 3 pages, (including this declaration) is true, correct, and complete to the best of my knowledge.

 Date: 11-9-05  
Claude Franklin Garner, Jr.

Attorney:   
Corinne R. Rutzke

  
CORINNE R. RUTZKE  
State Bar No. 121520  
Attorney for Debtor

6445 Powers Ferry Road  
Suite 265  
Atlanta, GA 30339  
(770) 952-0400

Form B61  
(12/03)

In re **Claude Franklin Garner, Jr.**

Case No.

Debtor

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <b>Daughter</b>	AGE <b>14</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Internet Sales, Music Production</b>	<b>Owner</b>
Name of Employer	<b>Soundscape Audio, Inc.</b>	<b>Glory Be, Inc.</b>
How long employed	<b>since 12/17/2002</b>	<b>past eight years</b>
Address of Employer	<b>4885 Chestates Heights Road Gainesville, GA 30506</b>	<b>1590 Piedmont Avenue Atlanta, GA 30324</b>

**Income:** (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ <u>642.60</u>	\$ <u>2,235.00</u>

Estimated monthly overtime

\$ <u>0.00</u>	\$ <u>0.00</u>
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SUBTOTAL

\$ <u>642.60</u>	\$ <u>2,235.00</u>
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LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>45.33</u>	\$ <u>460.96</u>
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b. Insurance

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

c. Union dues

\$ <u>0.00</u>	\$ <u>0.00</u>
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d. Other (Specify)

\$ <u>0.00</u>	\$ <u>0.00</u>
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SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>45.33</u>	\$ <u>460.96</u>
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TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>597.27</u>	\$ <u>1,774.04</u>
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Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
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Income from real property

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Interest and dividends

\$ <u>433.56</u>	\$ <u>0.00</u>
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Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ <u>0.00</u>	\$ <u>0.00</u>
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Social security or other government assistance  
(Specify)

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

Other monthly income

(Specify)

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

TOTAL MONTHLY INCOME

\$ <u>1,030.83</u>	\$ <u>1,774.04</u>
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TOTAL COMBINED MONTHLY INCOME

**\$ 2,804.87**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**NONE**

Form B6J  
(6/90)

In re **Claude Franklin Garner, Jr.**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>872.21</u>
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel	\$	<u>150.00</u>
Water and sewer	\$	<u>71.00</u>
Telephone	\$	<u>55.00</u>
Other <b>Cable</b>	\$	<u>53.99</u>
Home maintenance (repairs and upkeep)	\$	<u>25.00</u>
Food	\$	<u>354.04</u>
Clothing	\$	<u>8.00</u>
Laundry and dry cleaning	\$	<u>8.46</u>
Medical and dental expenses	\$	<u>75.00</u>
Transportation (not including car payments)	\$	<u>175.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>66.67</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>83.00</u>
Other	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>0.00</u>
Other	\$	<u>0.00</u>
Alimony, maintenance or support paid to others	\$	<u>100.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other <b>Internet</b>	\$	<u>20.00</u>
<b>School lunches</b>	\$	<u>45.00</u>
<b>School supplies</b>	\$	<u>10.00</u>
<b>Wife's ad valorem tag for Wife's car</b>	\$	<u>12.50</u>
<b>Wife's credit card minimum payment expiring in 63 mo</b>	\$	<u>54.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,238.87

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>2,804.87</u>
B. Total projected monthly expenses	\$	<u>2,238.87</u>
C. Excess income (A minus B)	\$	<u>566.00</u>
D. Total amount to be paid into plan each	\$	<u>566.00</u>
	<b>Monthly</b> (interval)	

Form B6  
(6/90)

**United States Bankruptcy Court  
Northern District of Georgia  
Atlanta Division**

In re **Claude Franklin Garner, Jr.**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 41,439.97		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 117,827.46	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,804.87
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,238.87
Total Number of sheets in ALL Schedules >		15			
Total Assets >			\$ 41,439.97		
Total Liabilities >				\$ 117,827.46	

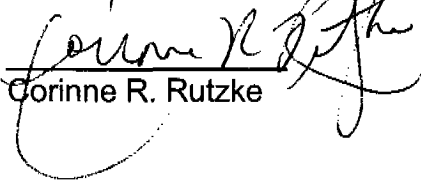
CERTIFICATE OF SERVICE

I hereby certify that I have hand delivered a copy of the foregoing Amendment to the following on November 9, 2005:

Office of Chapter 13 Trustee, James H. Bone  
Attn: George Shaw  
The Equitable Building  
Suite 1100, 100 Peachtree Street, N.W.  
Atlanta, GA 30303-1901

Claude Franklin Garner, Jr.  
P.O. Box 1657  
Dawsonville, GA 30534

this 9 day of November 2005

  
Corinne R. Rutzke